

<b>Information to identify the case:</b>		
Debtor 1	<b>Craig E Casher</b>	Social Security number or ITIN <b>xxx-xx-7297</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	<b>Denise N Casher</b>	Social Security number or ITIN <b>xxx-xx-4563</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		Date case filed for chapter <b>13 12/30/16</b>
Case number: <b>16-70863-JAD</b>		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

12/15

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Craig E Casher	Denise N Casher
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	222 Casher Lane P.O. Box 102 Mineral Springs, PA 16855	222 Casher Lane P.O. Box 102 Mineral Springs, PA 16855
<b>4. Debtor's attorney</b> Name and address	Kenneth P. Seitz Law Offices of Kenny P. Seitz P.O. Box 211 Ligonier, PA 15658	Contact phone 814-536-7470
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566
<b>6. Bankruptcy clerk's office</b>	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412-644-2700 Date: 1/19/17

The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at [www.pacer.gov](http://www.pacer.gov).  
**Photo ID/Delays:** For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings. Please plan accordingly.

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>February 17, 2017 at 02:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>Comfort Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904</b>
Debtor's Photo ID and Social Security Card Must be Presented at the 341 Meeting		
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> <b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>Filing deadline: 4/18/17</b> </div> <div> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </div> <div> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Filing deadline: 5/18/17</b> </div> <div> <b>Deadline for governmental units to file a proof of claim:</b> <b>Filing deadline: 6/28/17</b> </div> <hr/> <div> <b>Deadlines for filing proof of claim:</b>          A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.          If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.          Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain.          For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.       </div> <hr/> <div> <b>Deadline to object to exemptions:</b> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors          The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.       </div>	
<b>9. Filing of plan</b>	The debtor has filed a plan, a copy of which is enclosed. An initial hearing on confirmation of the plan will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors. Objections to the plan must be filed 7 days prior to the first date set for the meeting of creditors. Objections to holding the initial confirmation hearing immediately following the meeting of creditors must be filed 14 days prior to the first date set for the meeting of creditors. Any party filing an objection to the plan and/or the holding of an initial confirmation hearing immediately following the meeting of creditors must appear in person at the meeting of creditors.  Any continuance will be announced at the initial hearing. No other notice will be given. Parties must check the docket to ascertain the continued hearing date, time and location. Debtors and their counsel must attend.  The hearing on confirmation will be held on: <b>2/17/17 at 02:00 PM. Location: Comfort Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. The debtor is required to timely make all payments to the trustee. The first payment is due (30) days after the Chapter 13 Plan has been filed. Any failure to make preconfirmation payments to the trustee may result in the dismissal of the case on the trustee's written or oral motion made prior to or at the plan confirmation hearing.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Craig E Casher  
 Denise N Casher  
 Debtors

Case No. 16-70863-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: aala  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 38

Date Rcvd: Jan 19, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2017.

db/jdb +Craig E Casher, Denise N Casher, 222 Casher Lane, P.O. Box 102,  
 Mineral Springs, PA 16855-0102  
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 14344840 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,  
 Arlington, TX 76096-3853  
 14343264 +Apex Asset Management, LLC, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890  
 14343267 +Client Services, Inc., 3451 Harry Truman Blvd., Saint Charles, MO 63301-9816  
 14343271 +Credit Control Collections, 2410 Broad Avenue, Altoona, PA 16601-1940  
 14343274 +DuBois Regional Medical Center, P.O. Box 447, Du Bois, PA 15801-0447  
 14343276 +KML Law Group, P.C., Attn: Rebecca A. Solarz, Esquire, 701 Market Street, Suite 5000,  
 BNY Mellon Independence Center, Philadelphia, PA 19106-1541  
 14343279 +Northland Group Inc., P.O. Box 390846, Minneapolis, MN 55439-0846  
 14343280 #+Patenaude & Felix, A.P.C., c/o Gregg L. Morris, Esquire, 213 East Main Street,  
 Carnegie, PA 15106-2701  
 14343282 +Penelec, P.O. Box 3687, Akron, OH 44309-3687  
 14343283 +Penn Credit, 916 S. 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988  
 14343284 +Penn Highlands Brookville, 100 Hospital Road, Brookville, PA 15825-1367  
 14343285 +Penn Highlands Clearfield, 809 Turnpike Avenue, P.O. Box 992, Clearfield, PA 16830-0992  
 14343286 +Penn Highlands Medical Group, 100 Hospital Avenue, Du Bois, PA 15801-1440  
 14343287 +SST, 4315 Pickett Road, P.O. Box 3997, Saint Joseph, MO 64503-0997  
 14343294 +United Collection Bureau, Inc., 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501  
 14343295 +University Orthopedic & Sports Medicine, 101 Regent Court, State College, PA 16801-7965

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: thedebterasers@aol.com Jan 20 2017 01:43:57 Kenneth P. Seitz,  
 Law Offices of Kenny P. Seitz, P.O. Box 211, Ligonier, PA 15658  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 20 2017 01:44:28 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Jan 20 2017 01:44:34  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 14343263 EDI: PHINAMERI.COM Jan 20 2017 01:33:00 AmeriCredit Financial Services, 801 Cherry Street,  
 Suite 3900, Fort Worth, TX 76102  
 14343265 +EDI: BANKAMER.COM Jan 20 2017 01:33:00 Bank of America, P.O. Box 15019,  
 Wilmington, DE 19886-5019  
 14343266 +EDI: CHASE.COM Jan 20 2017 01:33:00 Chase, Cardmember Service, P.O. Box 15123,  
 Wilmington, DE 19886-5123  
 14343268 +EDI: WFNNB.COM Jan 20 2017 01:33:00 Comenity Bank, P.O. Box 659465,  
 San Antonio, TX 78265-9465  
 14343269 +EDI: WFNNB.COM Jan 20 2017 01:33:00 Comenity-Bon Ton, P.O. Box 659813,  
 San Antonio, TX 78265-9113  
 14343270 +EDI: WFNNB.COM Jan 20 2017 01:33:00 Comenity-Victoria's Secret, P.O. Box 659728,  
 San Antonio, TX 78265-9728  
 14343272 +E-mail/Text: hariasdiaz@creditmanagementcompany.com Jan 20 2017 01:45:00  
 Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
 14343273 EDI: RCSDELL.COM Jan 20 2017 01:33:00 Dell Financial Services,  
 c/o DFS Customer Care Dept., P.O. Box 81577, Austin, TX 78708  
 14343277 +EDI: CBSKOHLS.COM Jan 20 2017 01:33:00 Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043  
 14343278 E-mail/Text: camanagement@mtb.com Jan 20 2017 01:44:15 M&T Bank,  
 Lending Services, Customer Support, P.O. Box 900, Millsboro, DE 19966  
 14343281 +EDI: WFNNB.COM Jan 20 2017 01:33:00 Peebles/Comenity, P.O. Box 659465,  
 San Antonio, TX 78265-9465  
 14343288 +EDI: RMSC.COM Jan 20 2017 01:33:00 Synchrony Bank/AEO, P.O. Box 530942,  
 Atlanta, GA 30353-0942  
 14343289 +EDI: RMSC.COM Jan 20 2017 01:33:00 Synchrony Bank/Amazon, P.O. Box 960013,  
 Orlando, FL 32896-0013  
 14343290 +EDI: RMSC.COM Jan 20 2017 01:33:00 Synchrony Bank/Care Credit, P.O. Box 960061,  
 Orlando, FL 32896-0061  
 14343291 +EDI: RMSC.COM Jan 20 2017 01:33:00 Synchrony Bank/JC Penny, P.O. Box 960090,  
 Orlando, FL 32896-0090  
 14343292 +EDI: RMSC.COM Jan 20 2017 01:33:00 Synchrony Bank/Pay Pal Smart Conn, P.O. Box 965005,  
 Orlando, FL 32896-5005  
 14343293 +EDI: RMSC.COM Jan 20 2017 01:33:00 Synchrony Bank/Walmart, P.O. Box 530927,  
 Atlanta, GA 30353-0927

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

District/off: 0315-7

User: aala  
Form ID: 309I

Page 2 of 2  
Total Noticed: 38

Date Rcvd: Jan 19, 2017

cr\* +Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853  
14348347\* +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,  
Arlington, TX 76096-3853  
14343275 ##+DuBois Regional Medical Group, 300 East Main Street, Reynoldsville, PA 15851-1282  
TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 21, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2017 at the address(es) listed below:

Kenneth P. Seitz on behalf of Debtor Craig E Casher thedebterasers@aol.com  
Kenneth P. Seitz on behalf of Joint Debtor Denise N Casher thedebterasers@aol.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4